



## UK Insurance Profile: Tesco Market Research Report

" UK Insurance Profile: Tesco " is the latest addition to MarketResearchReports.Biz industry research reports collection.

Tesco is a retailing giant and the UK's largest supermarket brand. Having spread its wings into the financial services industry since the 1990s, Tesco Bank is now a well-established name for personal lines insurance customers, able to play off brand recognition, cross-selling capabilities, and a strong understanding of its customers thanks to its Tesco Clubcard initiative. However, Tesco is facing challenging times in its core retail business, which is feeding into a number of threats to its insurance business. On the other hand, a strong brand footprint in some of the personal lines insurance markets – and an above-average series of net promoter scores for these – suggests there are future opportunities.

### Key Findings

- Tesco Bank is, by comparative brand position, strongest in the pet insurance space. However, it faces continued market share loss to the dominant player Petplan, which continues to grow its footprint.
- In 2014, Tesco Underwriting premiums accounted for 35% of Ageas' car insurance GWP and 16% of its home insurance GWP.
- Tesco Underwriting's book is dominated by unhealthy car insurance business, leaving it behind the top personal lines players on COR performance. To improve, it must build on its "loss leader" with a growing home insurance book.

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### Synopsis

Tesco is a retailing giant in the UK and, through Tesco Bank, offers its customers access to financial services including insurance. Within the context of Tesco's brand power, and a view of Tesco Bank and Tesco Underwriting, this profile looks at the strengths, weaknesses, opportunities, and threats found in its insurance business.

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### **Reasons To Buy**

- Gather insight into what type of customer Tesco's brand is most attractive to, and where it is performing strongest by product and purchasing method.
- Identify the comparative strengths and weaknesses of Tesco's insurance business and the opportunities or threats emerging as a result.

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